

# **EXHIBIT B**

**Exhibit B**

List of Federal Cases Concluding That Business Interruption  
from the COVID-19 Pandemic, and from Associated Governmental Orders,  
Does Not Constitute “Direct Physical Loss”

1. *Circle Block Partners, LLC v. Fireman’s Fund Ins. Co.*, No. 1:20-cv-02512-JPH-MJD, 2021 WL 3187521 (S.D. Ind. July 27, 2021)
2. *Univ. of St. Thomas v. Am. Home Assur. Co.*, No. H-20-2809, 2021 WL 3129330 (S.D. Tex. July 23, 2021)
3. *First & Stewart Hotel Owner, LLC v. Fireman's Fund Ins. Co.*, Case No. 21-cv-00344-BJR (W.D. Wash. July 22, 2201)
4. *Mt. Hawley Ins. Co. v. Jamal & Kamal, Inc.*, No. H-20, 2021 WL 3079715 (S.D. Tex. July 21, 2021)
5. *Biltrite Furniture, Inc. v. Ohio Sec. Ins. Co.*, No. 20-CV-656-JPS-JPS, 2021 WL 3056191 (E.D. Wis. July 20, 2021)
6. *Byberry Servs. & Sols., LLC v. Mt. Hawley Ins. Co.*, No. 20-cv-03379, 2021 WL 3033612 (N.D. Ill. July 19, 2021)
7. *Farmington Vill. Dental Assocs. v. Cincinnati Ins. Co.*, No. 3:20-cv-01647 (VAB), 2021 WL 3036902 (D. Conn. July 19, 2021)
8. *Goodwood Brewing, LLC v. United Fire Grp.*, No. 3:20-CV-306-RGJ, 2021 WL 2955913 (W.D. Ky. July 14, 2021)
9. *CFIT Holding Corp. v. Twin City Fire Ins. Co.*, No. 20 C 3453, 2021 WL 2853376 (N.D. Ill. July 8, 2021)
10. *G.O.A.T. Climb & Cryo, LLC v. Twin City Fire Ins. Co.*, No. 20 C 5644, 2021 WL 2853370 (N.D. Ill. July 8, 2021)
11. *Melcorp, Inc. v. W. Am. Ins. Co.*, No. 20 C 4839, 2021 WL 2853371 (N.D. Ill. July 8, 2021)
12. *United Hebrew Congregation of St. Louis v. Selective Ins. Co. of Am.*, No. 4:20-cv-892 HEA, 2021 WL 2823213 (E.D. Mo. July 7, 2021)
13. *MGA Entmt., Inc. v. Aff. FM Ins. Co.*, No. CV 20-10499-MWF (JPRx), 2021 WL 2840456 (C.D. Cal. July 2, 2021)
14. *LDWB #2 LLC v. FCCI Ins. Co.*, No. 1:20-CV-425-LY, 2021 WL 2744568 (W.D. Tex. July 1, 2021)

15. *Seven, LLC v. ACE Prop. & Cas. Ins. Co.*, No. 2:21-cv-00432-BJR, 2021 WL 2711655 (W.D. Wash. July 1, 2021)
16. *Park 101 LLC v. Am. Fire & Cas. Ins. Co.*, No. 20-cv-00972-AJB-BLM, 2021 WL 2685188 (S.D. Cal. June 30, 2021)
17. *Mignonette Miami, LLC v. Tokio Marine Spec. Ins. Co.*, No. 20-23924-CV-KING, 2021 WL 2661152 (S.D. Fla. June 29, 2021)
18. *Till Metro Entmt. v. Covington Spec. Ins. Co.*, No. 20-CV-255-GKF-JFJ, 2021 WL 2649479 (N.D. Okla. June 28, 2021)
19. *Govinda, LLC v. Columbia Mut. Ins. Co.*, No. CV-20-542-R, 2021 WL 2655184 (W.D. Okla. June 28, 2021)
20. *Beazley Underwriting, Ltd. v. Daniels Hospitality Grp., LLC*, No. 6:20-CV-00829-ADA, 2021 WL 2582605 (W.D. Tex. June 22, 2021)
21. *Chelsea Ventures, LLC v. Cincinnati Ins. Co.*, No. 20-13002, 2021 WL 2529821 (E.D. Mich. June 21, 2021)
22. *Dino Drop, Inc. v. Cincinnati Ins. Co.*, No. 20-12549, 2021 WL 2529817 (E.D. Mich. June 21, 2021)
23. *Spottswood Cos., Inc. v. Zurich Am. Ins. Co.*, No. 4:20-cv-10077, 2021 WL 2515255 (S.D. Fla. June 14, 2021)
24. *Coleman E. Adler & Sons, LLC v. Axis Surplus Ins. Co.*, No. 21-648, 2021 WL 2476867 (E.D. La. June 17, 2021)
25. *Spring House Tavern, Inc. v. Am. Fire & Cas. Co.*, No. 20-2872, 2021 WL 2473939 (E.D. Pa. June 16, 2021)
26. *Image Dental, LLC v. Citizens Ins. Co. of Am.*, No. 20-cv-02759, 2021 WL 2399988 (N.D. Ill. June 11, 2021)
27. *LexFit, LLC v. W. Bend Mut. Ins. Co.*, No. 5:20-413-DCR, 2021 WL 2382519 (E.D. Ky. June 10, 2021)
28. *Crunch Logistics Inc. v. Donegal Ins. Grp.*, No. 5:21-cv-00639, 2021 WL 2400721 (E.D. Pa. June 11, 2021)
29. *44 Hummelstown Assocs., LLC v. Am. Select Ins. Co.*, No. 1:20-cv-02319, 2021 WL 2312778 (M.D. Pa. June 7, 2021)
30. *Ryan P. Estes, D.M.D. v. Cincinnati Ins. Co.*, No. 2:20-cv-138 (WOB-CJS), 2021 WL 2292473 (E.D. Ky. June 4, 2021)

31. *Gio Pizzeria & Bar Hospitality, LLC v. Certain Underwriters at Lloyd's, London*, No. 20-61741-CIV-SMITH, 2021 WL 2767077 (S.D. Fla. June 3, 2021)
32. *Monday Rests. LLC v. Intrepid Ins. Co.*, No. 4:20 CV 767 SNLJ, 2021 WL 2222692 (E.D. Mo. June 2, 2021)
33. *Glacial Cryotherapy LLC v. Evanston Ins. Co.*, No. 2:21-cv-00266-BJR, 2021 WL 2223706 (W.D. Wash. June 2, 2021)
34. *Padgett v. Transp. Ins. Co.*, No. 6:21-CV-01086, 2021 WL 2559597 (W.D. La. June 1, 2021)
35. *B & F Enters. Nw., LLC v. Amco Ins. Co.*, No. 2:21-cv-00272-BJR, 2021 WL 2206469 (W.D. Wash. June 1, 2021)
36. *Cadeceus, LLC v. Scottsdale Ins. Co.*, No. 2:21-cv-00050-BJR, 2021 WL 2206468 (W.D. Wash. June 1, 2021)
37. *HT-Seattle Owner, LLC v. Am. Guar. & Liab. Ins. Co.*, No. 2:21-cv-00048-BJR, 2021 WL 2206480 (W.D. Wash. June 1, 2021)
38. *Green Beginnings, LLC v. W. Bend Ins. Co.*, No. 20-CV-1661, 2021 WL 2210116 (E.D. Wis. May 28, 2021)
39. *Brown Jug, Inc. v. Cincinnati Ins. Co.*, No. 20-CV-13003, 2021 WL 2163604 (E.D. Mich. May 27, 2021)
40. *Star Buick GMC v. Sentry Ins. Grp.*, No. 5:20-cv-03023, 2021 WL 2134289 (E.D. Pa. May 26, 2021)
41. *Accents of Sterling, Inc. v. Ohio Sec. Ins. Co.*, No. 20-cv-11005-DJC, 2021 WL 2117180 (D. Mass. May 25, 2021)
42. *MMMMM DP, LLC v. Cincinnati Ins. Co.*, No. 4:20-cv-00867-SEP, 2021 WL 2075565 (E.D. Mo. May 24, 2021)
43. *Sys. Optics, Inc. v. Twin City Fire Ins. Co.*, No. 5:20-cv-01072, 2021 WL 2075501 (N.D. Ohio May 24, 2021)
44. *Planet Sub Holdings, Inc. v. State Auto Prop. & Cas. Co., Inc.*, No. 4:20-cv-00577-BCW, 2021 WL 2394409 (W.D. Mo. May 19, 2021)
45. *Project Lion LLC v. Badger Mut. Ins. Co.*, No. 2:20-cv-00768-JAD-VCF, 2021 WL 2389885 (D. Nev. May 19, 2021)
46. *Yellow Strawberry CCDR, Inc. v. Cont'l Cas. Co.*, No. 20-61754, 2021 WL 2766996 (S.D. Fla. May 18, 2021)

47. *Dharamsi v. Nationwide Mut. Ins. Co.*, No. 2:20-cv-2980, 2021 WL 1979085 (S.D. Ohio May 18, 2021)
48. *Assocs. in Periodontics, PLC v. Cincinnati Ins. Co.*, No. 2:20-cv-171, 2021 WL 1976404 (D. Vt. May 18, 2021)
49. *Georgetown Dental, LLC v. Cincinnati Ins. Co.*, No. 1:21-cv-00383-TWP-MJD, 2021 WL 1967180 (S.D. Ind. May 17, 2021)
50. *Hair Studio 1208, LLC v. Hartford Underwriters Ins. Co.*, Civ. A. No. 20-2171, 2021 WL 1945712 (E.D. Pa. May 14, 2021)
51. *Isaac's Deli, Inc. v. State Auto Prop. & Cas. Ins. Co.*, No. 5:20-cv-06165-JMG, 2021 WL 1945713 (E.D. Pa. May 14, 2021)
52. *G&A Family Enters., LLC v. Am. Family Ins. Co.*, Civ. A. No. 1:20-CV-03192-JPB, 2021 WL 1947180 (N.D. Ga. May 13, 2021)
53. *RDS Vending LLC v. Union Ins. Co.*, Civ. A. No. 20-3928, 2021 WL 1923024 (E.D. Pa. May 13, 2021)